Attorney or Party Name, Address, Telephone & FAX Nos., State Bar No. & Email Address Christina J. O, #266845 Dane W. Exnowski, #281996 Malcolm ◆ Cisneros, A Law Corporation 2112 Business Center Drive, 2nd Floor Irvine, California 92612 (Telephone) (949)252-9400 (Facsimile) (949)252-1032 Email: christinao@mclaw.org	FOR COURT USE ONLY
Movant appearing without an attorney  Attorney for Movant	
	ANKRUPTCY COURT ORNIA - <u>LOS ANGELES</u> DIVISION
In re: Peter Paul M. Gomez and Elizabeth Noriega Gomez,	CASE NO.: <b>2:14-bk-25516-NB</b> CHAPTER: <b>13</b>
	NOTICE OF MOTION AND MOTION FOR RELIEF FROM THE AUTOMATIC STAY UNDER 11 U.S.C. § 362 (with supporting declarations) (REAL PROPERTY)
	DATE: June 2, 2015
	TIME: 10:00 a.m.
Debtor(s).	COURTROOM: 1545
	f New York, as Trustee for the Certificateholders of ries 2004-12 by Green Tree Servicing LLC, and its
1. Hearing Location:	
X 255 East Temple Street, Los Angeles, CA 90012	411 West Fourth Street, Santa Ana, CA 92701
21041 Burbank Boulevard, Woodland Hills, CA 91	367 🔲 1415 State Street, Santa Barbara, CA 93101
3420 Twelfth Street, Riverside, CA 92501	
<ol><li>Notice is given to the Debtor and trustee (if any)(Respond parties that on the date and time and in the courtroom stand granting relief from the automatic stay as to Debtor and Datached Motion.</li></ol>	ated above, Movant will request that this court enter an order
<ol> <li>To file a response to the motion, you may obtain an appropriate preparing your response (optional LBR form F 4001-1.RF the format required by LBR 9004-1 and the Court Manual</li> </ol>	oved court form at <a href="www.cacb.uscourts.gov/forms">www.cacb.uscourts.gov/forms</a> for use in FS.RESPONSE), or you may prepare your response using l.

4.			ving a response to the motion, serve a cop by an unrepresented individual) at the add	by of it upon the Movant's attorney (or upon Movant, if the motion lress set forth above.		
5.		If you fail to timely file and serve a written response to the motion, or fail to appear at the hearing, the court may deem such failure as consent to granting of the motion.				
6.	X	you		FICE pursuant to LBR 9013-1(d). If you wish to oppose this motion, this motion no later than 14 days before the hearing and appear at		
7.		This motion is being heard on SHORTENED NOTICE pursuant to LBR 9075-1(b). If you wish to oppose this motion, you must file and serve a response no later than (date) and (time); and, you may appear at the hearing.				
	a.		An application for order setting hearing or procedures of the assigned judge).	n shortened notice was not required (according to the calendaring		
	b.		An application for order setting hearing or motion and order have been or are being	n shortened notice was filed and was granted by the court and such served upon the Debtor and upon the trustee (if any).		
	c.		rules on that application, you will be serve	n shortened notice was filed and remains pending. After the court ed with another notice or an order that specifies the date, time and on and the deadline for filing and serving a written opposition to the		
	Date:	May	7, 2015	Respectfully submitted,		
				MALCOLM & CISNEROS, ALC		
				Printed name of law firm (if applicable)		
				Christina J. O		
				Printed name of individual Movant or attorney for Movant		
				Signature of Individual Movant or attorney for Movant		

## MOTION FOR RELIEF FROM THE AUTOMATIC STAY AS TO REAL PROPERTY

1.	Mov	vant is	s the:	
				nt has physical possession of a promissory note that either (1) names Movant as the payee under y note or (2) is indorsed to Movant, or indorsed in blank, or payable to bearer.
	X			lovant is either (1) named as beneficiary in the security instrument on the subject property (e.g., leed of trust) or (2) is the assignee of the beneficiary.
		] Ser	vicing age	nt authorized to act on behalf of the Holder or Beneficiary.
		] Oth	ner (specify	<b>)</b> :
^	Tl	D		(Decreate)
2.	me	Prop	erty at iss	sue (Property):
	a.	Addr	ess:	
			et address:	3125 Frieda St
			suite numb state, zip o	
	b.			on, or document recording number (including county of recording), as set forth in Movant's deed of as Exhibit "1"):
3.	Bar	nkrup	tcy Case I	listory:
	a.			ary involuntary bankruptcy petition under chapter 7 11 12 X 13 ate) August 12, 2014.
	b.		An orde	r to convert this case to chapter 7 11 12 13 was entered on (date)
	c.	X	A plan, i	f any, was confirmed on (date) 10/29/2014
4.	Gro	unds	for Relief	from Stay:
	a.	X	Pursuant	to 11 U.S.C. § 362(d)(1), cause exists to grant Movant relief from stay as follows:
		(1)		vant's interest in the Property is not adequately protected.
			(A)	Movant's interest in the Property is not protected by an adequate equity cushion.
			(B)	The fair market value of the Property is declining and payments are not being made to Movant sufficient to protect Movant's interest against that decline.
			(C)	Proof of insurance regarding the Property has not been provided to Movant, despite the Debtor's obligation to insure the collateral under the terms of Movant's contract with the Debtor.
		(2)	The	e bankruptcy case was filed in bad faith.
			(A)	Movant is the only creditor, or one of very few creditors, listed or scheduled in the Debtor's case commencement documents.
			(B)	The Property was transferred to the Debtor either just before the bankruptcy filing or after the filing.
			(C)	A non-individual entity was created just prior to the bankruptcy petition date for the sole purpose of filing this bankruptcy case.
			(D)	Other bankruptcy cases have been filed in which an interest in the Property was asserted.
			(E)	The Debtor filed only a few case commencement documents with the bankruptcy petition. Schedules and the statement of financial affairs (or chapter 13 plan, if appropriate) have not been filed.
			(F)	Other (see attached continuation page).

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	(3)	<ul> <li>(Chapter 12 or 13 cases only)</li> <li>(A) All payments on account of the Property are being made through the plan.</li> </ul>
		Preconfirmation Postconfirmation plan payments have not been made to the chapter 12
		trustee or chapter 13 trustee.
		(B) X Postpetition mortgage payments due on the note secured by a deed of trust on the Property have no been made to Movant.
	(4)	The Debtor filed a Statement of Intentions that indicates the Debtor intends to surrender the Property.
	(5)	The Movant regained possession of the Property on (date) which is prepetition postpetition.
	(6)	For other cause for relief from stay.  Debtors' intend to surrender the subject property in the Chapter 13 Plan. A true and correct copy of the Chapter 13 Plan is attached as Exhibit "5".
b.		Pursuant to 11 U.S.C. § 362(d)(2)(A), the Debtor has no equity in the Property; and, pursuant to § 362(d)(2)(B), the Property is not necessary to an effective reorganization.
c.		Pursuant to 11 U.S.C. § 362(d)(3), the Debtor has failed, within the later of 90 days after the order for relief or 30 days after the court determined that the Property qualifies as "single asset real estate" as defined in 11 U.S.C. § 101(51B) to file a reasonable plan of reorganization or to commence monthly payments.
d.		Pursuant to 11 U.S.C. § 362(d)(4), the Debtor's filing of the bankruptcy petition was part of a scheme to delay, hinder, or defraud creditors that involved:
	(1)	The transfer of all or part ownership of, or other interest in, the Property without the consent of Movant or court approval; or
	(2)	Multiple bankruptcy cases affecting the Property.
	Grou	ands for Annulment of the Stay. Movant took postpetition actions against the Property or the Debtor.
a.		These actions were taken before Movant knew the bankruptcy case had been filed, and Movant would have been entitled to relief from the stay to proceed with these actions.
b.		Movant knew the bankruptcy case had been filed, but Movant previously obtained relief from stay to proceed with these enforcement actions in prior bankruptcy cases affecting the Property as set forth in Exhibit
C.		Other (specify):
	denc	e in Support of Motion: (Declaration(s) MUST be signed under penalty of perjury and attached to this
a.	The	REAL PROPERTY DECLARATION on page 6 of this motion.
b.	X	Supplemental declaration(s).
c.	X	The statements made by Debtor under penalty of perjury concerning Movant's claims and the Property as set forth in Debtor's case commencement documents. Authenticated copies of the relevant portions of the case commencement documents are attached as <b>Exhibit</b> "3".
d.	X	Other: A loan modification was made February 27, 2009. A true and correct copy of the Loan Modification Agreement is attached as <b>Exhibit "7"</b>
	An o	ptional Memorandum of Points and Authorities is attached to this motion.

5.

6.

7.

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Movant	requests	the	following	relief:
movant	requesto		.00111119	1011011

1.	Relie	of from the stay is granted under: $\overline{X}$ 11 U.S.	.C. § 362(d)(1)
2.	X	Movant (and any successors or assigns) may remedies to foreclose upon and obtain posses	y proceed under applicable nonbankruptcy law to enforce its ession of the Property.
3.	X	modification, refinance agreement or other lo	r, provide and enter into a potential forebearance agreement, loan pan workout or loss mitigation agreement. Movant, through its elephone or written correspondence to offer such an agreement. Any is stated in a reaffirmation agreement.
3.		Confirmation that there is no stay in effect.	
4.		The stay is annulled retroactive to the bankru enforce its remedies regarding the Property	uptcy petition date. Any postpetition actions taken by Movant to shall not constitute a violation of the stay.
5.		The co-debtor stay of 11 U.S.C. §1201(a) or the same terms and conditions as to the Debt	§ 1301(a) is terminated, modified or annulled as to the co-debtor, on otor.
6.	X	The 14-day stay prescribed by FRBP 4001(a	a)(3) is waived.
7.		of any future bankruptcy filing concerning the	vict the Debtor and any other occupant from the Property regardless e Property for a period of 180 days from the hearing on this Motion: cording of a copy of this order or giving appropriate notice of its entry ir cy law.
8.		governing notices of interests or liens in real purporting to affect the Property filed not late	C. § 362(d)(4): If recorded in compliance with applicable state laws property, the order is binding in any other case under this title or than 2 years after the date of the entry of the order by the court, ander this title may move for relief from the order based upon changed or notice and hearing.
9.		The order is binding and effective in any ban interest in the Property for a period of 180 da	kruptcy case commenced by or against any debtor who claims any ays from the hearing of this Motion:
		without further notice, or upon recompliance with applicable nonbankrupt	cording of a copy of this order or giving appropriate notice of its entry ir cy law.
10.		The order is binding and effective in any futu	re bankruptcy case, no matter who the debtor may be:
		without further notice, or upon recompliance with applicable nonbankrupt	cording of a copy of this order or giving appropriate notice of its entry in ccy law.
11.		Upon entry of the order, for purposes of Cal. Code § 2920.5(c)(2)(C).	Civ. Code § 2923.5, the Debtor is a borrower as defined in Cal. Civ.
12.	X	If relief from stay is not granted, adequate pr	rotection shall be ordered.
13.		See attached continuation page for other reli	ief requested.
	Date	: May 7, 2015	Respectfully submitted,
			MALCOLM & CISNEROS, ALC
			Printed name of law firm (if applicable)
			Christina J. O
			Printed name of individual Movant or attorney for Movant
			(s/ Christina J. O
			Signature of individual Movant or attorney for Movant

#### REAL PROPERTY DECLARATION

1.	I have personal knowledge of the matters set forth in this declaration and, if called upon to testify, I could and would competently testify thereto. I am over 18 years of age. I have knowledge regarding Movant's interest in the real property that is the subject of this Motion (Property) because (specify):
	a. I am the Movant.
	b.  am employed by Movant as (state title and capacity):

servicer for The Bank of New York Mellon, f/k/a The Bank of New York, as Trustee for the Certificateholders of the CWABS, Inc., Asset-Backed Certificates Series 2004-12 by Green Tree Servicing LLC ("The Bank of New York Mellon")

X Other (specify): I am employed as a Bankruptcy Representative by Green Tree Servicing LLC ("Green Tree")

2. a. I am one of the custodians of the books, records and files of Movant that pertain to loans and extensions of credit given to Debtor concerning the Property. I have personally worked on the books, records and files, and as to the following facts, I know them to be true of my own knowledge or I have gained knowledge of them from the business records of Movant on behalf of Movant. These books, records and files were made at or about the time of the events recorded, and which are maintained in the ordinary course of Movant's business at or near the time of the actions, conditions or events to which they relate. Any such document was prepared in the ordinary course of business of Movant by a person who had personal knowledge of the event being recorded and had or has a business duty to record accurately such event. The business records are available for inspection and copies can be submitted to the court if required.

b.	X	Other	(see	attached):
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#### 3. The Movant is:

C.

I, Nicole Romeo, declare:

a.		Holder: Movant has physical possession of a promissory note that (1) names Movant as the payee under the
	_	promissory note or (2) is indorsed to Movant, or indorsed in blank, or payable to bearer. A true and correct
		copy of the note, with affixed allonges/indorsements, is attached as Exhibit

Beneficiary: Movant is either (1) named as beneficiary in the security instrument on the subject property (e.g.,mortgage or deed of trust) or (2) is the assignee of the beneficiary. True and correct copies of the recorded security instrument and assignments are attached as Exhibit "1" and "6".

Servicing agent authorized to act on behalf of the:
Holder.
Beneficiary.
Other (specify):

4. a. The address of the Property is:

Street address: 3125 Frieda St

Unit/suite number.:

City, state, zip code: West Covina, CA 91792-2141

b. The legal description of the Property or document recording number (including county of recording) set forth in the Movant's deed of trust is:

County of Los Angeles; Document Recording Number: 04 2584969

TS/B28653

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	Main D	ocument	Page	e 7 of 13	

5.	Type of property (check all applicable boxes):			
	c. Multi-unit residential	b. Other reside d. Commercial f. Vacant land		
6.	Nature of the Debtor's interest in the Property:			
	a. Sole owner  b. X Co-owner(s) (specify): Elizabeth N Gomez, c. Lienholder (specify): d. Other (specify): e. X The Debtor X did did not list the F f. The Debtor acquired the interest in the Prop	Property in the Debtor's perty by	s schedules.	
7.	Movant holds a X deed of trust judgment I that encumbers the Property.	ien other (spec	:ify)	
	<ul> <li>a. X</li> <li>b. X</li> <li>A true and correct copy of the document as</li> <li>b. X</li> <li>A true and correct copy of the promissory no attached as Exhibit "2" and "7"</li> <li>c. X</li> <li>A true and correct copy of the assignment(s trust to Movant is attached as Exhibit "6".</li> </ul>	ote or other document	that evidences the	
8.	Amount of Movant's claim with respect to the Proper (as of 05/01/2015)			
		PREPETITION	POSTPETITION	TOTAL
	a. Principal:	\$	\$	\$355,785.30
	b. Accrued interest	\$	\$	\$60,706.23
	c. Late charges	\$	\$	\$0.00
	d. Costs (attorney's fees, foreclosure fees, other costs):	\$	\$	\$0.00
	e. Advances (property taxes, insurance):	\$	\$	\$1,753.23 Negative True Escrow \$16,809.78 Corporate Advances
	f. Less suspense or partial balance paid:	\$[ ]	\$[ ]	\$[0.00]
	g. TOTAL CLAIM as of (date): 05/01/2015	\$	\$	\$435,054.54
9.	Status of Movant's foreclosure actions relating to the has occurred):  a. Notice of default recorded on (date) 03/20/2014  b. Notice of sale recorded on (date) 06/19/2014  c. Foreclosure sale originally scheduled for (date) 0  d. Foreclosure sale currently scheduled for (date) 0  e. Foreclosure sale already held on (date)  f. Trustee's deed upon sale already recorded on (date)	or no 07/14/2014 or or or no	none recorded.  ne recorded.  or none s or _X none s _X none held.	onfirming no such action scheduled. cheduled. one recorded.

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10.	acci		Exhibit "4" is a true and correct copy o dates and amounts of all charges asses e.				
11.		(chapter 7 and 11 cases only) Status of Movant's loan:					
	a.	Amount of current monthly payment as of the date of this declaration: \$ for the month of 20					
	b.	Number of payments that have come due and were not made: Total amount: \$					
	C.	Future payments due by time of anticipated hearing date (if applicable):  An additional payment of \$ will come due on (date), and on the days of each month thereafter. If the payment is not received within days of said due date, a late charge of \$ will be charged to the loan.					
	d.	The fair market v					
		(1) An appraiser's declaration with appraisal is attached as Exhibit  (2) A real estate broker or other expert's declaration regarding value is attached as Exhibit  (3) A true and correct copy of relevant portion(s) of the Debtor's schedules is attached as Exhibit  (4) Other (specify):					
	e.		ebtor's admissions in the sched	ecuring the debt against  Amount known to			
	-	st deed of trust:		by Debtor (if any)	Declarant and Source		
	-	2nd deed of trust:		\$	\$		
	3	Brd deed of trust:		\$	\$		
		Judgment liens:		\$	\$		
	7	Taxes:		\$	\$		
	(	Other:	Costs of Sale	\$	\$		
	]	TOTAL DEBT:	\$				
	f.	Evidence establishing the existence of these deed(s) of trust and lien(s) is attached as Exhibit and consists of:  (1)					

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Doc 21

19	Enfo dect	rcement actions taken after the bankruptcy petition was filed are s aration(s).	specified in the attached supplemental		
a.		These actions were taken before Movant knew the bankruptcy p have been entitled to relief from stay to proceed with these actio	etition had been filed, and Movant would ns.		
b.	Movant knew the bankruptcy case had been filed, but Movant previously obtained relief from stay to proce with these enforcement actions in prior bankruptcy cases affecting the Property as set forth in Exhibit				
c.		For other facts justifying annulment, see attached continuation p			
l declare ι	ınder ı	penalty of perjury under the laws of the United States that the fore	going is true and correct.		
5-7-	15	NICOLe Romao-BKrep	Male Remie		
Date:		Printed name	Signature		

## REAL PROPERTY DECLARATION (Attachment 2.b. Page 6)

2. b. Other (see attached): In my capacity as an employee of Green Tree Servicing LLC ("Green Tree") servicer for The Bank of New York Mellon, flk/a The Bank of New York, as Trustee for the Certificateholders of the CWABS, Inc., Asset-Backed Certificates Series 2004-12 by Green Tree Servicing LLC ("The Bank of New York Mellon"), I am authorized to execute this declaration on behalf of Green Tree servicer for The Bank of New York Mellon. I have personal knowledge of, and am familiar with the books, records and files of Green Tree servicer for The Bank of New York Mellon that pertain to loans and extensions of credit given to Debtors concerning the Property. I have personally reviewed and worked on the books, records and files of Green Tree servicer for The Bank of New York Mellon, and as to the following facts, I have gained knowledge of them from the business records of Green Tree servicer for The Bank of New York Mellon. These books, records and files were made at or about the time of the events recorded, and are maintained in the ordinary course of Green Tree servicer for The Bank of New York Mellon's business at or near the time of the actions, conditions or events to which they relate. Any such document or record was prepared in the ordinary course of business of Green Tree servicer for The Bank of New York Mellon by a person who had personal knowledge of the event being recorded and had or has a business duty to record accurately such event. The business records are available for inspection and copies can be submitted to the court if required.

June 2014

#### PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:

MALCOLM & CISNEROS, A Law Corporation 2112 Business Center Drive, Second Floor Irvine, CA 92612

A true and correct copy of the foregoing document entitled as NOTICE OF MOTION AND MOTION FOR RELIEF FROM THE AUTOMATIC STAY UNDER 11 U.S.C § 362 (with supporting declarations) (REAL PROPERTY) will be served or was served (a) on the judge in chambers in the form and manner required by LBR 5005-2(d); and (b) in the manner stated below:

1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING ("NEF"): Pursuant to controlling General Order(s) and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On May 7, 2015, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below: CHAPTER 13 TRUSTEE: Kathy A Dockery, efiling@CH13LA.com US TRUSTEE: CA-CENTRAL (LOS ANGELES), ustpregion16.la.ecf@usdoj.gov DEBTOR'S ATTORNEY: Raj T. Wadhwani, raj@wslaw.com Service information continued on attached page 2. SERVED BY UNITED STATES MAIL: On May 7, 2015 I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed. HONORABLE BANKRUPTCY COURT JUDGE: Neil W. Bason, 255 E. Temple Street, Los Angeles, CA 90012 DEBTOR: Peter Paul M Gomez and Elizabeth Noriega Gomez, 3125 Frieda Street, West Covina, CA 91792 LIENHOLDER: Real-Time Resolutions, P.O. Box 36655, Dallas, TX 75235-1655 Service information continued on attached page 3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL (state method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (date) I served the following persons and/or entities by personal delivery, overnight mail service or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed. Service information continued on attached page I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct. May 7, 2015 Tami Scholtz Date **Printed Name** 

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